SHELLEY D. KROHN, Trustee E-mail: Shelley.TrusteeKrohn@7trustee.net 228 South 4th Street, #300 Las Vegas, Nevada 89101 Telephone: (702) 421-2210 Facsimile (702) 366-1939 4 5 UNITED STATES BANKRUPTCY COURT 6 DISTRICT OF NEVADA 7 **** 8 In re: CASE NO. BK-S-13-19694-MKN CHAPTER 7 9 ROBERT SALUDARES JR.) Date: March 6, 2014 10 Debtor. Time: 11:00 a.m. 11 12 TRUSTEE'S OBJECTION TO DEBTOR'S EXEMPTION AND MOTION FOR TURNOVER 13 Chapter 7 Trustee ("Trustee") KROHN, SHELLEY D. 14 above-styled Bankruptcy Case, hereby objects to the Debtor's exemption 15 of the 2007 Ford pickup truck pursuant to Fed. R. Bankr. P. 4003. 16 Additionally, the Trustee hereby demands turnover of either the 2007 17 Ford Pickup truck ("Vehicle") or the value of the asset as listed on 18 Schedule B, \$8,000.00. This motion is made and based upon the 19 accompanying Memorandum of Points and Authorities, the Declaration in 20 Support, and any oral argument this Court may permit. 21 DATED this 29th day of January, 2014. 22 23 0001 SHELLEY D. KRONN, 24 TRUSTEE 25 26 27

MEMORANDUM OF POINTS AND AUTHORITIES

I.

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Statement of Facts

- 1. On November 15, 2013, Debtor filed a Chapter 7 Bankruptcy Proceeding. See generally, Declaration of Shelley D. Krohn in Support.
 - 2. Shelley D. Krohn was appointed to serve as Trustee. Id.
- 3. The §341 meeting of creditors was conducted on December 18, 2013 and then continued to January 8, 2014 when the meeting was concluded. Id.
- 4. Debtor disclosed his ownership of the Vehicle and valued it at \$8,000.00. See Debtor's amended Schedule B, ECF #16, attached hereto as Exhibit "A".
- 5. The Debtor claimed the full value of the Vehicle to be exempt 14 under NRS 21.090(1)(d) which states: "Professional libraries, equipment, supplies, and the tools, inventory, instruments and materials used to carry on the trade or business of the judgment Debtor..." See Debtor's amended Schedule C, ECF #16, attached hereto 18 as Exhibit "B".
- 6. On Schedule I, the Debtor's occupation is listed as 'Driver' for Water Pros. See Debtor's Schedule I, ECF #1, attached hereto as 21 Exhibit "C".
 - The deadline to object to exemptions is February 7, 2014 7. pursuant to Fed. R. Bankr. P. 4003(b)(1).

II.

Legal Argument

A party in interest may object to the claim of an exemption up to 30 days after the conclusion of the meeting or creditors or within 30 days after an amendment to the list is filed. See Fed. R. Bankr.

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P. 4003(b)(1). The 30-day deadline to object to exemption is February 7, 2014. Thus, the Trustee's objection is timely.

NRS 21.090(1)(d) states that a debtor may exempt "Professional libraries, equipment, supplies, and the tools, inventory, instruments and materials used to carry on the trade or business of the judgment Debtor...". Based on the Debtor's testimony at the 341 meeting held on December 18, 2013, the Debtor uses the Vehicle to get to and from job sites and carry tools he uses for his job. On Schedule I, the Debtor is listed as a driver for Water Pros. The Debtor testified at his 341 meeting on December 18, 2013 that he is a water truck driver. He is an employee of Water Pros and does not own his own business. Thus, there is no evidence that the Vehicle is used to "...carry on the trade or business..." of the Debtor. Schedule B reflects that the Debtor has several other vehicles which can be used to get to and from work. Additionally, the Debtor did not disclose on Schedule B any tools which he uses for his employment.

The Vehicle, which was valued at \$8,000.00 is not protected by 18 the exemption claimed and therefore is property of the Estate and must 19 | be turned over to the Trustee. Pursuant to U.S.C. §521 (a)(3), if a 20 trustee is serving, it is the duty of debtor to cooperate with the Trustee as necessary to enable the trustee to perform the trustee's duties under this title.

11 U.S.C. §541 (a)(1) defines property of the estate as "all legal or equitable interests of the debtor in property as of the commencement of the case". Clearly, the unexempt value of the Vehicle is included in the definition set forth in §541(a). Consequently, the Vehicle or the listed value of \$8,000.00 00 is an asset of the Estate and the Debtor must turnover said Vehicle or the value of the Vehicle

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to the Trustee for administration.

III.

Conclusion

The Trustee respectfully requests that this Court enter an order disallowing the exemption of the Vehicle and require the Debtor to immediately turn over the Vehicle or the value of \$8,000.00 to the Trustee.

DATED this 29^{th} day of January, 2014.

SHELLEY D. KROHN, TRUSTEE

1	EXHIBIT "A"
2	Schedule B
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B6B (Official Form 6B) (12/07)

In re	ROBERT SALUDARES, Jr.			Case No	13-19694	
•	-	Debtor	,			

SCHEDULE B - PERSONAL PROPERTY - AMENDED

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Location: 8209 DEER SPRINGS WAY, Las Vegas NV 89149	-	60.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Wells Fargo PO Box 6995 Portland, OR 97228-6995 Saving Account No. 2707356206 \$400) Checking Account No: 2707349672 \$200	•	600.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Location: 8209 DEER SPRINGS WAY, Las Vegas NV 89149 General household, red couch, red chairs, tv,	-	900.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
6.	Wearing apparel.	Location: 8209 DEER SPRINGS WAY, Las Vegas NV 89149 general clothes of everyday use, shoes	•	300.00
7.	Furs and jewelry.	Location: 8209 DEER SPRINGS WAY, Las Vegas NV 89149 regular watch	•	20.00
8.	Firearms and sports, photographic, and other hobby equipment.	Location: 8209 DEER SPRINGS WAY, Las Vegas NV 89149 One rifle	•	300.00
		Location: 8209 DEER SPRINGS WAY, Las Vegas NV 89149 One rifle and one pistol		100.00
		(Total	Sub-Tota of this page)	al > 2,280.00

3 continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re ROBERT SALUDARES, Jr. Case No. 13-19694

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

	(Continuation Sheet)						
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Location: 8209 DEER SPRINGS WAY, Las Vegas NV 89149 LSW insurance, no cash value		0.00		
10.	Annuities. Itemize and name each issuer.	X					
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X					
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Public Employees Retirment System of Nevada 693 W. Nye Lane, Carson City, NV 89703	•	48,772.00		
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X					
14.	Interests in partnerships or joint ventures. Itemize.	X					
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X					
16.	Accounts receivable.	X					
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X					
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X					
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x					
				Sub-Tot	al > 48,772.00		

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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B6B (Official Form 6B) (12/07) - Cont.

In re	ROBERT SALUDARES, Jr.	Case No. <u>13-19694</u>

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	KB	ation: 8209 DEER SPRINGS WAY, Las Vegas N\		8,000.00
		891	ation: 8209 DEER SPRINGS WAY, Las Vegas N\ 49 ota Prius 2011		30,000.00
		891	ation: 8209 DEER SPRINGS WAY, Las Vegas N\ 49 te Suzuki Motorcycle 2011	<i>'</i> -	8,000.00
			or cycle, Harley Davidson 2006 (husband) ation: 8209 DEER SPRINGS WAY, Las Vegas N\ 49		5,000.00
26.	Boats, motors, and accessories.	891	ation: 8209 DEER SPRINGS WAY, Las Vegas N\ 49 9 boat, not working, stored	<i>'</i> -	700.00
27.	Aircraft and accessories.	X			
			(Total	Sub-Tota of this page)	al > 51,700.00

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	ROBERT SALUDARES, Jr.		Case No. <u>13-19694</u>	_
		Debtor ,	•9	

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

	Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
28.	Office equipment, furnishings, and supplies.		Location: 8209 DEER SPRINGS WAY, Las Vegas NV 89149 LAPTOP DELL, PRINTER,	•	100.00
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.		Location: 8209 DEER SPRINGS WAY, Las Vegas NV 89149 Dogs, chihua, mastive breed	-	50.00
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.		Location: 8209 DEER SPRINGS WAY, Las Vegas NV 89149 cooking, pans, pots	· -	100.00

Sub-Total > (Total of this page)

250.00

Total >

103,002.00

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EXHIBIT "B"

Schedule C

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B6C (Official Form 6C) (4/13)

Debtor claims the exemptions to which debtor is entitled under:

In re	ROBERT SALUDARES, Jr.	Case No	13-19694
		 ,	

Debtor

☐ Check if debtor claims a homestead exemption that exceeds

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

(Check one box) ☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)	\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)				
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption		
Cash on Hand Location: 8209 DEER SPRINGS WAY, Las Vegas NV 89149	Nev. Rev. Stat. § 21.090(1)(z)	60.00	60.00		
Checking, Savings, or Other Financial Accounts, 6 Wells Fargo PO Box 6995 Portland, OR 97228-6995 Saving Account No. 2707356206 \$400) Checking Account No: 2707349672 \$200	Certificates of Deposit Nev. Rev. Stat. § 21.090(1)(g)	600.00	600.00		
<u>Household Goods and Furnishings</u> Location: 8209 DEER SPRINGS WAY, Las Vegas NV 89149 General household, red couch, red chairs, tv,	Nev. Rev. Stat. § 21.090(1)(b)	900.00	900.00		
Wearing Apparel Location: 8209 DEER SPRINGS WAY, Las Vegas NV 89149 general clothes of everyday use, shoes	Nev. Rev. Stat. § 21.090(1)(b)	300.00	300.00		
<u>Furs and Jewelry</u> Location: 8209 DEER SPRINGS WAY, Las Vegas NV 89149 regular watch	Nev. Rev. Stat. § 21.090(1)(a)	20.00	20.00		
Firearms and Sports, Photographic and Other Hot Location: 8209 DEER SPRINGS WAY, Las Vegas NV 89149 One rifle	oby Equipment Nev. Rev. Stat. § 21.090(1)(i)	300.00	300.00		
Location: 8209 DEER SPRINGS WAY, Las Vegas NV 89149 One rifle and one pistol	Nev. Rev. Stat. § 21.090(1)(z)	100.00	100.00		
Interests in Insurance Policies Location: 8209 DEER SPRINGS WAY, Las Vegas NV 89149 LSW Insurance, no cash value	Nev. Rev. Stat. § 21.090(1)(k)	0.00	0.00		
Interests in IRA, ERISA, Keogh, or Other Pension of Public Employees Retirment System of Nevada 693 W. Nye Lane, Carson City, NV 89703	or Profit Sharing Plans Nev. Rev. Stat. § 286.670	48,772.00	48,772.00		
Automobiles, Trucks, Trailers, and Other Vehicles 1.Ford Pickup truck 2007, mileage 49,000 (husband) KBB Location: 8209 DEER SPRINGS WAY, Las Vegas	Nev. Rev. Stat. § 21.090(1)(d)	8,000.00	8,000.00		

NV 89149

____ continuation sheets attached to Schedule of Property Claimed as Exempt Software Copyright (c) 1996-2013 - Best Case, LLC - www.bestcase.com

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B6C (Official Form 6C) (4/13) -- Cont.

In re	ROBERT SALUDARES, Jr.		Case No. 13-19694	
		Debtor		

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED (Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption 30,000.00	
Location: 8209 DEER SPRINGS WAY, Las Vegas NV 89149 Toyota Prius 2011	Nev. Rev. Stat. § 21.090(1)(f)	0.00		
Location: 8209 DEER SPRINGS WAY, Las Vegas NV 89149 White Suzuki Motorcycle 2011	Nev. Rev. Stat. § 21.090(1)(f)	8,000.00	8,000.00	
Motor cycle, Harley Davidson 2006 (husband) Location: 8209 DEER SPRINGS WAY, Las Vegas NV 89149	Nev. Rev. Stat. § 21.090(1)(f)	5,000.00	5,000.00	
<u>Boats, Motors and Accessories</u> Location: 8209 DEER SPRINGS WAY, Las Vegas NV 89149 1979 boat, not working, stored	Nev. Rev. Stat. § 21.090(1)(z)	700.00	700.00	
Office Equipment, Furnishings and Supplies Location: 8209 DEER SPRINGS WAY, Las Vegas NV 89149 LAPTOP DELL, PRINTER,	Nev. Rev. Stat. § 21.090(1)(d)	100.00	100.00	
<u>Animals</u> Location: 8209 DEER SPRINGS WAY, Las Vegas NV 89149 Dogs, chihua, mastive breed	Nev. Rev. Stat. § 21.090(1)(b)	50.00	50.00	
Other Personal Property of Any Kind Not Already Location: 8209 DEER SPRINGS WAY, Las Vegas NV 89149 cooking, pans, pots	<u>Listed</u> Nev. Rev. Stat. § 21.090(1)(b)	100.00	100.00	

Total:	73.002.00	103.002.00			

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EXHIBIT "C"

Schedule I

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B6I (Off	icial Form 6I) (12/07)			
In re	ROBERT SALUDARES, Jr.		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS (OF DEBTOR A	AND SPC	USE		
Married	RELATIONSHIP(S): grandson son daughter	A	GE(S): 1 ye: 25 26	ars		
Employment:	DEBTOR		_	SPOUSE		-
Occupation D	Priver	warehou	use			
Name of Employer V	Vater Pros	Nevco				
	months	2 weeks				
L	955 N Durango Dr, Las Vegas, NV 89149 as Vegas, NV 89149	3640 SIF LAS VE Las Veg	GAS, N	V 89102-831		
	rojected monthly income at time case filed)			DEBTOR		SPOUSE
	ommissions (Prorate if not paid monthly)		\$	721.50	\$	0.00
2. Estimate monthly overtime			s	0.00	\$	0.00
3. SUBTOTAL			\$_	721.50	\$_	0.00
4. LESS PAYROLL DEDUCTIONS a. Payroll taxes and social securible. Insurance c. Union dues d. Other (Specify): Feder	ity ral Tax PERS		\$ \$ \$	325.00 0.00 0.00 1,083.33	\$ \$ \$	0.00 0.00 0.00 0.00
5. SUBTOTAL OF PAYROLL DEDU	LICTIONS		\$	0.00	\$ <u></u>	0.00
5. SUBTOTAL OF PATROLL DED	DCTIONS		<u></u> -	1,408.33	<u> </u>	0.00
6. TOTAL NET MONTHLY TAKE I	HOME PAY		\$	-686.83		0.00
7. Regular income from operation of	business or profession or farm (Attach detailed state	ement)	\$	0.00	\$	0.00
8. Income from real property	(,	<u> </u>	0.00	š-	0.00
9. Interest and dividends			<u>\$</u> —	0.00	\$	0.00
dependents listed above	payments payable to the debtor for the debtor's use	or that of	s <u> </u>	0.00	s <u> </u>	0.00
11. Social security or government assi	stance		¢.	0.00	•	A 65
(Specify):			\$ <u> </u>	0.00	*_	0.00
12 Pouris a superis			* —	0.00	<u>} </u>	0.00
12. Pension or retirement income13. Other monthly income			2 —	5,490.00	2 —	0.00
(Specify):			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THRO	UGH 13		\$	5,490.00	\$_	0.00
15. AVERAGE MONTHLY INCOM	E (Add amounts shown on lines 6 and 14)		<u>\$_</u>	4,803.17	\$_	0.00
16. COMBINED AVERAGE MONT	HLY INCOME: (Combine column totals from line	15)		\$	4,803.	.17

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Just started working in construction field where work is very slow. Wife just got a job 2 weeks ago, had not received a paycheck

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SHELLEY D. KROHN, Trustee

Facsimile (702) 366-1939

E-mail: Shelley.TrusteeKrohn@7trustee.net

228 South 4th Street, #300 Las Vegas, Nevada 89101

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UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEVADA

In re: CASE NO. BK-S-13-19694-MKN CHAPTER 7 ROBERT SALUDARES JR.

) Date: March 6, 2014 Debtor.) Time: 11:00 a.m.

ORDER GRANTING TRUSTEE'S OBJECTION TO DEBTOR'S EXEMPTION AND MOTION FOR TURNOVER

Shelley D. Krohn, Trustee, filed an Objection to Debtor's Exemption and Motion for Turnover ("motion") in the above entitled case. The motion having come on regularly for hearing on the above date and time, before the United States Bankruptcy Court, District of Nevada, Shelley D. Krohn, Trustee, appearing, and no other parties having appeared. The Court having reviewed the motion, finding that service of the motion and notice was proper, no opposition having been filed, good cause appearing, therefore, it is hereby:

ORDERED that the Trustee's Objection to Debtor's Exemption and 1 Motion for Turnover is granted. It is further 3 ORDERED that the exemption claimed by the Debtor under NRS 21.090(1)(d) for the 2007 Ford Pickup truck is disallowed making the 4 vehicle property of the Estate. It is further 6 ORDERED that the Debtor shall immediately turn over the 2007 Ford Pickup truck or the value of the asset, \$8,000.00, to the Trustee for 7 8 administration. 9 SUBMITTED BY: 11 12 SHELLEY D. KROHN, TRUSTEE 13 14 CERTIFICATION 15 In accordance with LR 9021, counsel submitting this document certifies as follows (check one): 16 The court has waived the requirement of approval under LR 17 9021(b)(1). 18 No party appeared at the hearing or filed an objection to the motion. 19 I have delivered a copy of this proposed order to all counsel 20 who appeared at the hearing, any unrepresented parties who appeared at the hearing, and each has approved or disapproved 21 the order, or failed to respond, as indicated below [list each party and whether the party has approved, disapproved, or failed 22 to respond to the document]: 23 I certify that this is a case under Chapter 7 or 13, that I have served a copy of this order with the motion pursuant to LR 24 9014(q), and that no party has objected to the form or content 25 of the order. 26 27 # # #